

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)

The Law Firm of Kim Choi & Kim, P.C.  
By: Dong Sung Kim, Esq.  
460 Bergen Blvd. #206  
Palisades Park, NJ 07650  
(201) 363-0010  
(201) 363-0018

In Re:

Grant K Cho

Case No.: 17-19592-VFP

Chapter: 13

Judge: Hon. Papalia

**NOTICE OF REQUEST FOR LOSS MITIGATION – BY THE DEBTOR**

I am/ We are the debtor(s) in this case and hereby request loss mitigation with respect to:

Property address: 223 B 7th Street, Palisades Park, NJ 07650

Creditor is the holder of: ☒ first mortgage or ☐ second mortgage.

I/We will make adequate protection payments to the above creditor each month in the following amount during the loss mitigation period: See Loss Mitigation Program and Procedures, Section V.A.1.a and VII.B.

Creditor SPS Amount: \$ 2,114.03 Due date: 8/1/2017

☐ I/We request to be excused from using the Loss Mitigation Portal due to undue hardship as set forth in detail below:

I understand that if the court orders loss mitigation in this case I am required to comply with the Loss Mitigation Program and Procedures and will participate in good faith. I understand that Loss Mitigation is voluntary, and that I am not required to enter into any agreement or settlement with any other party as part of this Loss Mitigation, and understand that no other party is required to enter into any agreement or settlement with me. I also understand that I am not required to request dismissal of this case as part of any resolution or settlement that is offered or agreed to during the Loss Mitigation Period. I also certify that the property in question consists only of real property in which I hold an interest used as a principal residence.

Date: 6/14/2017

/S/ Grant Cho  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor (if any)

**Debtor Information:**

Print full name: Grnat K Cho

Mailing address: 223B 7th St. Palisades Park, NJ 07650

Telephone number: \_\_\_\_\_

Email address (if any): \_\_\_\_\_

**Debtor's Attorney Information:**

Name: Dong Sung Kim, Esq.

Address: 460 Bergen Blvd. #206, Palisades Park, NJ 07650

Telephone number: 201-363-0010 Fax number: 201-363-0018

Email address (if any): kimchoikim@gmail.com

**Creditor Information: (if known)**

Name: SPS

Address: PO Box 65250, Salt Lake City, UT 84165

Telephone number: \_\_\_\_\_ Fax number: \_\_\_\_\_

Email address (if any): \_\_\_\_\_

**Creditor's Attorney Information: (if known)**

Name: KML Law Group, P.C.

Address: 216 Haddon Ave. #406, Westmont, NJ 08108

Telephone number: 609-250-0700 Fax number: 609-385-2214

Email address (if any): \_\_\_\_\_

**Pursuant to Section V.A.1.a. of the Loss Mitigation Program and Procedures, the above named creditor has 14 days to file with the court, and serve on the debtor, debtor's attorney and trustee, an objection to this Request.**

*Revised 9/19/13*

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

In Re:

Case No.: 17-19592-VFP

Chapter: 13

Adv. No.: \_\_\_\_\_

Hearing Date: \_\_\_\_\_

Judge: \_\_\_\_\_

**CERTIFICATION OF SERVICE**

1. I, Dong Sung Kim :

☒ represent the debtor in this matter.

☐ am the secretary/paralegal for \_\_\_\_\_, who represents  
\_\_\_\_\_ in this matter.

☐ am the \_\_\_\_\_ in this case and am representing myself.

2. On 6/14/2017, I sent a copy of the following pleadings and/or documents  
to the parties listed in the chart below.  
Notice of Request for Loss Mitigation

3. I certify under penalty of perjury that the above documents were sent using the mode of service  
indicated.

Date: 6/14/2017

/S/ Dong Sung Kim  
Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
SPS PO Box 65250 Salt Lake City, UT 84165	Creditor (1st Mortgagee)	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
KML Law Group, P.C. 216 Haddon Ave. Ste 406 Westmont, NJ 08108	Attorneys for 1st Mortgagee)	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)